

Serving the more than 6,600 employees and residents on Arsenal Island

# The ROCK

IS  
IT TIME TO  
CHECK YOUR CREDIT  
REPORT?

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August 2006

Volume 5, Number 7

# Security is everyone's responsibility

We live in dangerous times. The enemies of freedom are a ruthless and determined bunch, and they will attack us wherever and whenever they can. Given enough time, they will find any vulnerabilities we may have and exploit them, perhaps with tragic consequences.

In times like these, security and force protection become critical issues that demand our attention. When you're engaged in a fight against terrorists, implementing and following proper security and force protection practices truly can be a matter of life or death. The terrorists themselves have said that they are out to kill us and destroy our way of life, so it's up to us to deny them success by protecting ourselves and securing our sites.

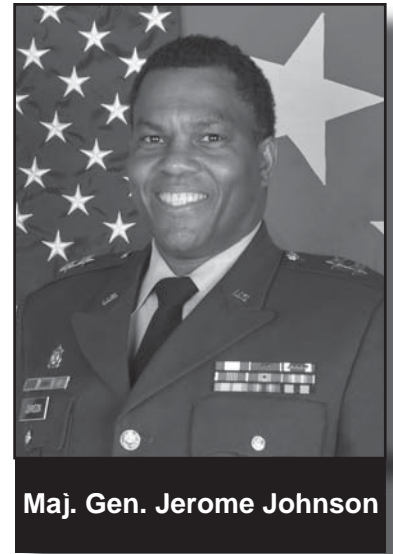
Throughout the Army, some of the world's leading experts in security and force protection are fighting this battle every day. These highly skilled, highly dedicated, highly motivated professionals are doing all they can to prevent attacks and protect lives and property. Because of the nature of their business, most of their work goes on behind the scenes, so many of their accomplishments go unnoticed and unsung. But I know that our security and force protection professionals do an outstanding job, and I can assure you all that these critical areas are in very good hands.

While we're very fortunate to have such exceptional people on our side, the fact remains that they cannot go it alone. The individuals who provide us with security and force protection services simply cannot be everywhere at once, nor can they spot

everything that might make us more vulnerable. They rely on us to be alert, be aware, and be involved in our own security and force protection. We have a shared responsibility to support the security and force protection programs, and to assist those who are taking on some huge challenges in these areas.

It is everyone's responsibility to know what the rules are, understand why they are in place, follow them every day, and correct those who choose to ignore them. It's also up to you to report suspicious activities to the proper authorities, identify and report any potential vulnerabilities, and fully cooperate with security and force protection measures.

When it comes to security and force protection, complacency and inattention could be hazardous to your health and well-being. Our enemies are counting on us to let our guard down. Let's not allow that to happen.



**Maj. Gen. Jerome Johnson**

## RIT student spends summer at RIA JMTC

**By Valerie Buckingham**  
The ROCK Editor

Many students work at Rock Island Arsenal during the summer months, but this summer one student is getting the opportunity to get firsthand knowledge working in his future career field. Dirk Hillard is a student at Rochester Institute of Technology's National Technical Institute for the Deaf majoring in computer integrated machining technology and is in a 10-week machinist internship program at Rock Island Arsenal Joint Manufacturing and Technology Center. NTID is the world's first and largest technological college for students who are deaf or hard-of-hearing.

After visiting NTID earlier this year, Jan Fletcher, Garrison disability employment program manager and other employees from RIA JMTC and the Civilian Personal Advisory Center had the opportunity to visit with students in the computer integrated machining technology program as well as other programs such as business and engineering.

Fletcher believed the students would be excellent candidates for RIA JMTC's machinist apprentice program.

"They already have hands-on experience in setting up and operating milling and lathe machines and experience with CNC codes and programming. My goal is to increase applicants from diverse backgrounds with all kinds of disabilities, not just deaf or hard-of-hearing individuals," Fletcher said.

Trying to find qualified machinists and tool manufacturers is becoming more difficult, said Col. Bruce Elliott, commander of RIA JMTC, since many of these jobs are moving overseas. He said RIA JMTC is reaching out to technology centers like RIT because they have a machinist program.

"We're just beginning to break the surface and offer opportunities to potential workers we've never tapped into before, Elliott said.

"Deaf and hard-of-hearing individuals are just as smart as anyone else. If given the chance, they can prove they have the skills. I'm looking at a way to open those avenues

and improve the workforce."

In the fall, Hillard will be starting his senior year at NTID and hopes to gain employment at RIA JMTC after graduation.

"My goal is to get a permanent job. The reason why I came here is because I'm really interested in the military and politics," he said.

"A lot of my family has been in the Navy and Marines and I admire all of them, but I can't join active duty. I have another way I can serve my country, like working here."

Hillard's mentor at RIA-JMTC is Scott Warhurst who was the first deaf graduate from the machinist apprentice program in 1983. Hillard said he has learned a lot from Warhurst.

"I was surprised there were so many deaf machinists like Scott Warhurst. He's very experienced with machines and I asked him if he was going to retire soon," Hillard said.

"I could learn a lot from him before that knowledge is gone. If I gain that knowledge then I could train the next deaf person that comes."



# Being cautious, courteous never hurt anyone

As we have passed the midpoint of 2006, the temperatures have continually risen to around 100 degrees in some parts of the Quad Cities. With higher temperatures come summer activities and recreation such as weekend road trips, boating and motorcycling.

It is important that we have fun with our families and friends, but what is more important is that we have safe fun. We must learn to practice safety in everything that we do. Now some accidents and mishaps are going to occur, but if more people were cautious and observant, many of them could be prevented.

When you are on the road, you must be aware of other drivers as well as your driving. Just like our parents always said, "You have to drive for yourself and others too." They were teaching us as beginning drivers to be cautious and to take personal responsibility for our actions on the highway. Drive defensively.

When a motorists cuts you off on the road or makes a sudden lane change in front of you shouldn't let it make you angry. What is it going to solve by getting angry at other drivers, swearing at them or signaling to them with personal hand gestures? Nothing. It will only make matters worse. This type of behavior has been pegged as 'road rage,' but most people confuse it with aggressive driving. Aggressive driving is speeding, following too closely, improper lane changes, etc., which is a traffic offense. Road rage occurs when a traffic incident escalates to a more serious situation, sometimes becoming violent, and it's a criminal offense.

Avoid distracters while driving, such as talking on the cell phone, attending to children and reading. Safely pull over to the side of the

road to take that phone call, attend to the passengers or to read that road map. It will only take a few minutes and it can save someone's life, possibly even yours. Be an example for your children because they typically drive the way they've observed their parents driving. If you want them to be a responsible driver you have to be responsible.

These last months have been great weather for outside activities, but you can't have fun if someone

gets hurt. Always wear an approved life jacket while on or around the water. While driving or boating avoid alcohol usage.

If you see safety hazards inform the proper official about them or if it's something you can correct, do so. If you, or your supervisor, see a piece of wood or small tree branch blocking a walkway, move it to the side if it is safe to do so. This is one example of taking personal responsibility for safety, yours and others.

Have fun out there! Remember, think safe, work safe, play safe, and be safe!



**Alan G. Wilson**

## Security and intelligence affects everyone daily

*(The ROCK staff reports)* The role of the Garrison Security and Intelligence Division has expanded over the past years since 9-11. From force protection to personnel and information security and beyond security and intelligence touches many aspects of our professional lives.

The Security and Intelligence Division has daily face-to-face contact with 300 people and another 200 people through other means of communication, said Gwen Schwindt, Chief of Security

and Intelligence Division.

The Garrison provides security to civilian and military tenants on the Arsenal. And in a recent Department of the Army visit to the Arsenal, four major tenants rated the SEC/Intel division's service as exceptional.

Schwindt said the employees of her division are dependable, dedicated, knowledgeable and cross-trained. Those are factors that she said are important to the success of the division.

"We have great people. If you don't have good people, you don't have anything," Schwindt said.

The month of October has been established as Security Awareness Month. During October, the SEC/Intel Division will re-focus attention on security and situational awareness, and re-emphasize that good security practices will positively impact day to day lives of our employees, customers and our men and woman at war.

**Missed an issue of The ROCK? You can view past issues on the Rock Island Arsenal website at <http://www.ria.army.mil/sites/news/default.asp>.**

*The ROCK* is an unofficial publication for members of the Rock Island Arsenal community. The views and opinions expressed are not necessarily those of the Garrison or the Department of the Army. The editorial content of *The ROCK* is the responsibility of the Public Affairs Office, U.S. Army Garrison -- Rock Island Arsenal. Contributions to *The ROCK* are welcome. Postal address: Garrison Manager, 1 Rock Island Arsenal, ATTN: RIA-PA, Rock Island, Ill. 61299-5000. E-mail address: RIA-PA@ria.army.mil Phone: (309) 782-1121. Printed circulation: 3,000. *The ROCK* is available on-line at: [www.ria.army.mil](http://www.ria.army.mil).



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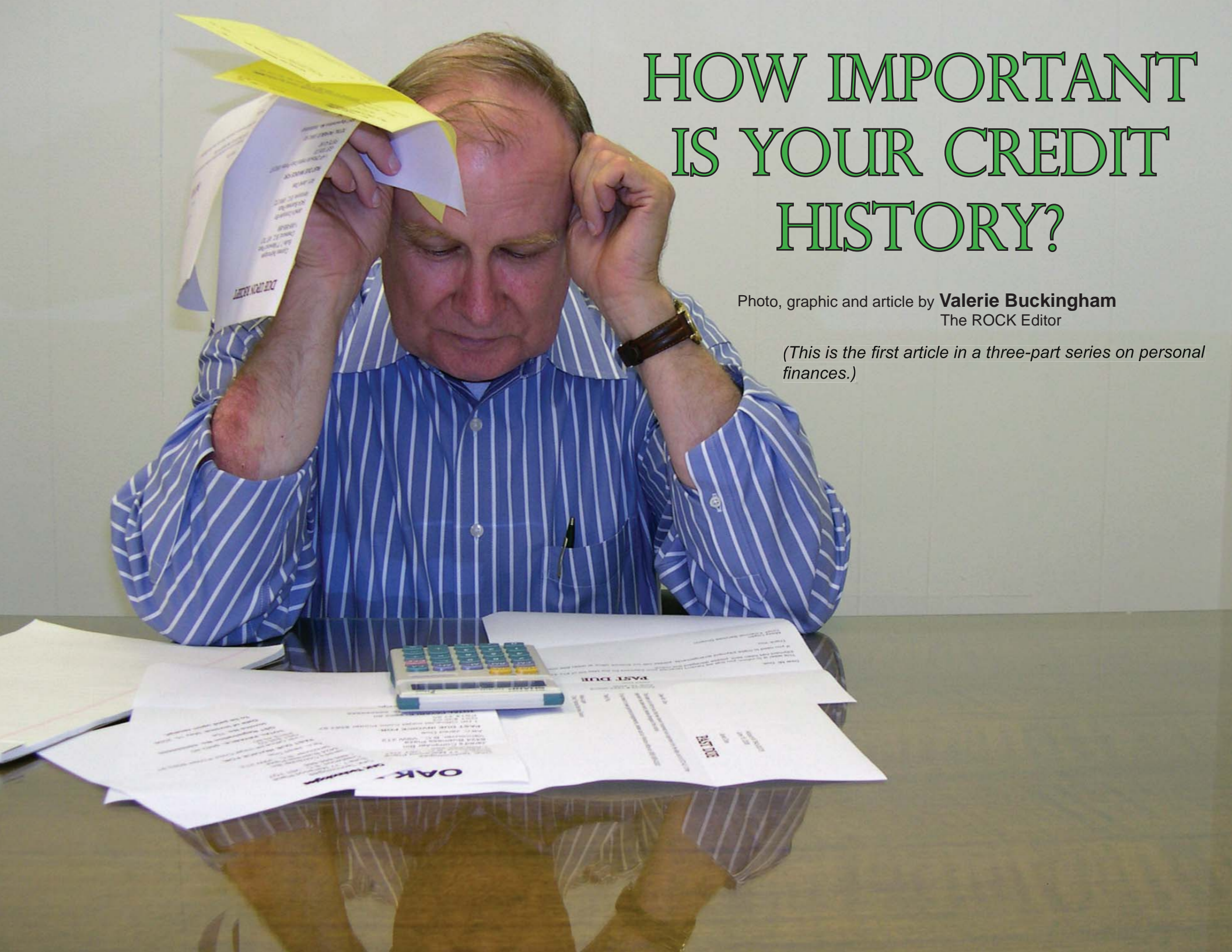
**VALERIE BUCKINGHAM**  
Editor



# HOW IMPORTANT IS YOUR CREDIT HISTORY?

Photo, graphic and article by **Valerie Buckingham**  
The ROCK Editor

*(This is the first article in a three-part series on personal finances.)*



Most American consumers don't know what credit history is or its importance to their everyday lives. Many Americans have negative items on their credit reports and don't become aware of them until they are denied financing, auto or mortgage loans or receive a higher interest rate when financing.

Maxine Sweet, vice-president of public education for Experian Credit Bureau, said she believes the reason for negative credit is because people want too much.

"Consumers who get in trouble typically live beyond their income and use credit to extend their income versus using credit as a convenient financial tool," Sweet said.

For this reason, Jon Cook, employment and financial readiness program manager at Army Community Service, said when he counsels a client on financial management he gets them focused on their future 'non-routine' expenses.

"The biggest threat is the future non-routine event (i.e. the car breaks down, the air conditioner goes out, a family emergency). If you're not putting money aside then you're going to use that credit card," Cook said.

A credit score is a statistical summary of information contained in a credit report which reflects the credit worthiness of the borrower. According to Consumer Affairs, a 2005 survey conducted by the Fair Isaac Corporation, developer of the FICO credit score which is used by most lenders to evaluate consumer credit risk, and the Consumer Federation of America revealed that 45 percent of American consumers think that increasing one's income will increase credit scores. This is not true. Negative credit can be avoided and scores increased by paying debts on time and regularly checking one's credit report for errors. It is important to check credit reports with all three of the credit bureaus: Experian, Trans Union and Equifax.

"The credit reporting companies do a fair job, but there's too much data for them to know if they're really right. Only you know," Cook said.

As mentioned earlier, establishing good credit history depends upon making timely payments to your creditors. Even if you're unemployed, companies expect payments.

"There are people who experience job loss or extreme medical bills who have legitimate excuses, but many people become unemployed or ill and don't miss payments because they aren't living on the edge. They have emergency funds and savings so that they can make it through a difficult time," Sweet said.

"Missed payments will remain as part of the history for seven years. But, if they (consumers) didn't let the accounts go all the way to a charge off or collections and just missed a few payments, those delinquencies become less and less meaningful as they age. So, the best way to recover is to keep some accounts open and start using them responsibly as soon as you are employed again and that will show a positive recent history to off-set any delinquencies."

### Affects of negative credit

Negative credit scores can affect Americans in more ways than one. Many employers check credit reports of potential employers and a negative report can influence a hiring agency's decision. And mortgage companies also check reports when processing loans to determine any outstanding debt, length of credit history and payment history.

Kristel Stopoulos, vice-president of lending at RIA Federal Credit Union said it's

important to make sure all your obligations are current when trying to obtain a mortgage loan. One way to do this is to check your credit reports for accuracy. Although someone might have a few negative blemishes on their report it wouldn't necessarily disqualify them from loan approval.

"We take into consideration the reasons behind the negative history as well as the steps taken by the applicant to improve their credit since the negative reporting occurred," Stopoulos said.

### Safeguarding your credit

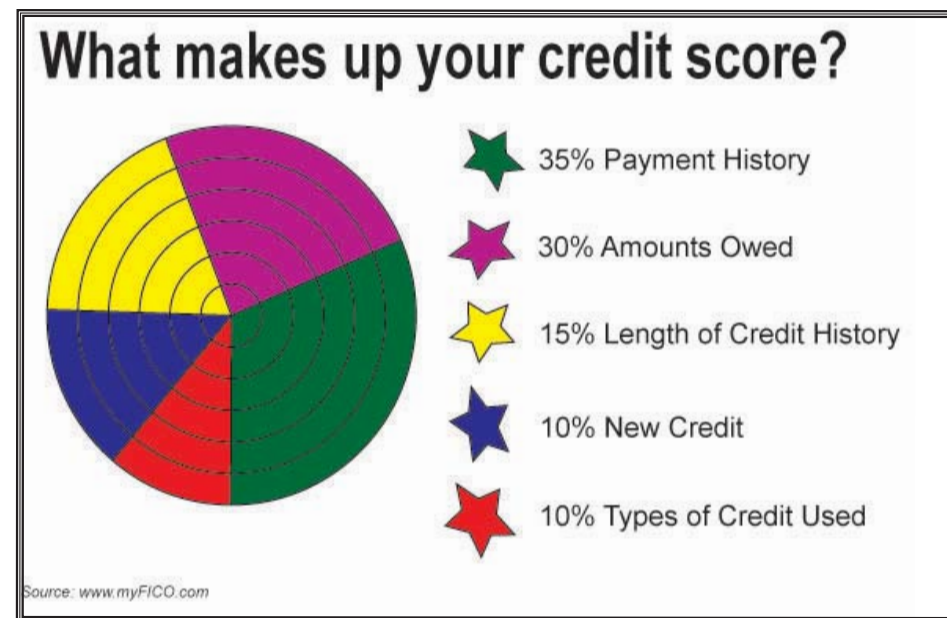
Identity theft has become one of the fastest growing crimes in the U.S., according to the Federal Trade Commission. While there is no definite way to protect oneself from identity theft, consumers can pay attention to suspicious activity on their credit reports. Sweet said it's important to be alert and if you notice suspicious activity deal with it promptly. If a military service member deploys overseas, Sweet said, there is a new 'military' alert that can be added to their credit report that remains for two years.

Despite the news headlines, she said consumers who are victims are the exception rather than the rule.

"An early warning is often all you need. Some states have now created laws which allow consumers to 'freeze' their credit report," Sweet said.

"A few states allow freezing, for a fee, even if you aren't a victim, but in most states it is limited to victims with a police report. Freezing is a dramatic step which can prevent consumers from getting new credit, but it can be worth it for victims."

For financial management counseling contact Jon Cook of Army Community Service at (309) 782-0815. You can obtain a free credit report each year by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).





# RIA-JMTC employees participate in logistics course

**By Wendy Paxson**  
RIA JMTC

A pilot program for Logistics Technicians at Eastern Iowa Community College is starting to pay dividends for the Rock Island Arsenal Joint Manufacturing and Technology Center.

The first of its kind training course was offered by the Quad City based facility to employees at Rock Island Arsenal. This Logistics Technician Program was developed in partnership with area employers and offers logistics skills training in four five-week sessions in inventory, warehousing, traffic management, location analysis, packaging, materials handling and customer service.

Three employees of the RIA- JMTC

Distribution Directorate, Julie Gephart, Randy Junis, and Tom Moyers, graduated from the program in June after completing the four-month course of study. In addition, Cyntra Neely, Lisa Mickelson, and Andy Bindewald, who also graduated in June, were selected for temporary positions at RIA-JMTC.

"The teachers were excellent," Gephart said. "They had the expertise in their respective fields, which was beneficial to us." Moyers added that it took a little sacrifice to attend these classes because of the frequency of the class schedule, but it was worth the effort.

"I've gained a better understanding of what logistics are and I am able to apply what I have learned to my current position. The books are excellent, and I feel I can use them as references now and on future jobs," Moyers said.

Neely had prior knowledge of logistics before enrolling in the program, but said she learned a lot more by taking the class.

"It was a great learning experience," Mickelson added.

"I am glad I took this course. I am grateful for the opportunity to acquire a new job through it." Bindewald appreciated the manner in which the course material was presented to the class.

"The teachers came at their subjects from real life job experiences, as well as from the book. That was very beneficial to all of us in our current positions."

All of the graduates expressed how grateful they are that they will be able to obtain positions with the Distribution Directorate. The good news is that this program will be offered again for the fall term at Eastern Iowa Community College.

## OPM recognizes QCA federal employees for generosity

**By Gale Smith**  
Garrison Public Affairs

The U.S. Office of Personnel Management has recognized all Rock Island Arsenal employees and other federal, postal and military personnel who contributed to charities through the 2005 Combined Federal Campaign, for their significant increase in contributions during that campaign. Employees donated \$588,145 throughout the local Illowa Bi-State CFC campaign, and an additional \$20,878.85 during a special Hurricane Katrina relief effort, for a grand total of \$609,023.85. This was an 18.3 percent increase over 2004.

The Local Federal Coordinating Committee that leads and manages the CFC campaign received the letter from Linda M. Springer, Director of OPM, and a certificate for "outstanding performance." She stated, "This is a direct result of the hard work,

dedication, and leadership that members of the Local Federal Coordinating Committee and the campaign staff bring to this important program.....you helped to improve many lives and communities and also serve as an inspiration to us all."

The Illowa Bi-State CFC covers all federal, postal and military employees in the 12-county area of Henry, Knox, Mercer, Rock Island and Whiteside counties in Illinois; and Clinton, Des Moines,

Henry, Lee, Louisa, Muscatine and Scott in Iowa. While the majority of the almost 8,000 federal and military employees are on Rock Island Arsenal (roughly 6000), there are close to 500 additional federal employees and over 1300 postal employees throughout the

campaign area. The CFC offers all federal, postal and military personnel the opportunity to donate to charities of their choice at work.

The 2006 CFC will run for a six-week period between Oct. 9 and Dec. 1. The campaign will kick off with a campaign wide Workplace Olympics on Oct. 4, 11 a.m. - 1 p.m., at the Fitness Center.



## Combined Federal Campaign

**"RIDE WANTED"** are now being published in the Island Announcements. Only provide where you will travel from and to, your work hours, and an on-post number where you may be reached.

**Example:** Ride wanted from northwest Davenport to Building 350, 6 a.m. – 2:30 p.m., Monday-Friday, call (309) 782-2222. Then, should three or more government personnel employed by an organization serviced by the USAG-RIA choose to ride together four days a week (except when on approved leave or TDY), they may qualify for a reserved/carpool parking space. Additional Carpool Program information is available on the Garrison intranet under Information, then Forms & Publications, then click on the Publications link, then Current Regulations and Documents (RIA Login Required), and type in RIAR 190-2.

# Weather terms important to safety precautions

## Watch or Warning?

You hear on the weather broadcast there is a watch for a severe thunderstorm or tornado. What does that mean, and how do the conditions for a watch differ from those of a warning?

A "thunderstorm watch" alerts the public that favorable conditions for a severe thunderstorm exist. Characteristics of a severe thunderstorm may include heavy rains, flash flooding, intense lightning, damaging winds, and even hail. If a storm has developed and is producing any or all of these conditions, then a "thunderstorm warning" is issued.

Similarly, a "tornado watch" alerts the public that favorable conditions for a tornado exist. When a tornado is sighted by spotters or indicated on radar, then a "tornado warning" is issued.

## There's a Warning...Now What?

Be proactive. Even before a storm or tornado is forecasted, discuss with family members where to go if at home, school, work, outdoors, or in a car when a severe thunderstorm or tornado warning is issued. Once family emergency plans are established, practice them frequently.

If a severe thunderstorm is imminent, avoid water sources (such as sinks, bathtubs, and swimming pools), telephones, and metal piping which are excellent conductors of electricity.

Turn off and/or unplug all appliances (including air conditioners and televisions) to reduce the chance of lightning creating power surges through your home. Listen for current weather updates with a battery-powered radio.

If a tornado threatens, seek shelter in the lowest level of your home. Hallways or closets are good alternatives if your home has no basement. If you are outside or in a mobile home or car, take shelter in a nearby building, beneath a highway overpass, or in a low-lying area (culvert or ditch) to seek protection from strong winds.

Also remember to keep away from windows. Contrary to a popular tornado myth, it is best to keep windows closed. Damage is not caused by the change in air pressure. Most damage occurs when wind gets inside a home through a broken/open window, door, or roof.

According to the National Weather Service, tornadoes are most likely to occur between the evening hours of 3 and 9 p.m. Tornadoes are often hard to identify since they may not be visible to the naked eye until a cloud of dust and debris accumulates within its funnel. Tornadoes may also hide behind heavy rainfall.

For more information on weather safety, check out the National Weather Service's website: <http://weather.gov/safety.php>.

*(Information compiled by the Garrison Safety Office.)*

# Volunteers Recognized

Deputy Garrison Manager John Curry recognized 506 Rock Island Arsenal volunteers on June 7 for donating more than 29,600 hours of their time and talent to our community.

A special presentation was made to honor the 21 volunteers who accumulated more than 1,000 hours of recorded community service.

## 1,000 - 1,500 hours:

Scharlott Blevins, Thomas Boyd, Debbie Elliott, Suzanne Himsl, Dave Maehr, Diana Marshall, James McAtee, Mary McKenzie, Jeff Mortiz, Donna Rath, Barbara Untiedt

## 1,500 - 2,000 hours:

Elizabeth Hennes, Richard Hochstetler, Janet Janecek, Margaret Ludwig, Cindy Lundine, Marion Reynolds

## 2,000 - 2,500 hours: Robert Horton

## 2,500 - 3,000 hours: Mary Maland

## 3,000 - 4,000 hours: Gerald Geiger

## 4,000 - 5,000 hours: David Liske

# Employees show off their handywork

by Rebecca Montgomery  
TACOM LCMC Rock Island  
Public Affairs

While the Blue Angels performed in the sky, TACOM LCMC Rock Island strutted its stuff on the ground with a display of weapons and vehicles at the Quad City Air Show, held June 3 and 4 at the Davenport Municipal Airport, Mount Joy, Iowa.

The Aircraft Armament and Small Arms Product Support Integration Directorate displayed small arms cut-aways and allowed visitors to handle the inoperable weapons. Small arms experts answered questions and passed out fact cards describing the weapons including their mission, rate of fire, and weight.

The Logistics Integration Directorate's Maintenance Operations Procedures Shop transported a HMMWV-mounted Common Remotely Operated Weapon System, an M109 Paladin, and a Bradley Fighting Vehicle to the show to support a local Army recruiter who had a tent set up nearby. Veterans and civilians, young and old saw some of the TACOM LCMC equipment that Soldiers use every day.



Courtesy photo

Mike Peterson, Aircraft Armament and Small Arms, TACOM LCMC RI, demonstrates the HMMWV-mounted Common Remotely Operated System at the Quad City Air Show.

*The Secretary of the Army, Francis J. Harvey, and the Chief of Staff, Gen. Peter J. Schoomaker, announced in June the establishment of the Army Civilian Corps. The establishment unifies Army Civilians and embodies the commitment of these dedicated individuals who serve as an integral part of our Army team.*

## **THE CIVILIAN CORPS CREED**

- I am an Army Civilian – a member of the Army Team.
- I am dedicated to our Army, our Soldiers and Civilians.
- I will always support the mission.
- I provide stability and continuity during war and peace.
- I support and defend the Constitution of the United States and consider it an honor to serve our Nation and our Army.
- I live the Army values of Loyalty, Duty, Respect, Selfless Service, Honor, Integrity, and Personal Courage.
- I am an Army Civilian.

## **What a catch!**



Courtesy photo

Angie Marshall, 13, daughter of Tod Marshall, CAM South West Region Manager, Joint Munitions Command, caught a 12-pound freshwater drum while fishing on Rock Island Arsenal June 15.

# **Make your opinion count!**

## **What is ICE?**

*The ICE system is a web based tool that permits the installation to collect feedback on the Garrison service providers. It is currently used at numerous military installations and related facilities around the world.*

## **Why do we need ICE?**

*It is designed to improve service by allowing managers to monitor the customer satisfaction levels through reports and comment cards.*

For more information about ICE e-mail [ice-oc@ria.army.mil](mailto:ice-oc@ria.army.mil).

## **In-coming Arsenal youth gain knowledge prior to PCS**

(The ROCK staff reports) Youth of military service members stationed overseas or at state-side installations now have a way to make new friends and learn about Rock Island Arsenal even before they travel here.

Rock Island Arsenal's Youth Sponsorship program is pairing up youth from the Arsenal with other military youth to help them learn about the area, schools and activities.

Shane McDonough, school liaison officer in Child and Youth Services, said this program helps youth who are moving to the area feel more comfortable about the area because they will already know someone when they arrive. He said they usually worry about who's going to be their friend or even if they'll make friends.

There are 20 trained sponsors currently in the sponsorship program and a training event is conducted every 3-4 months to train new sponsors.

If a child is in grades kindergarten – 12, they will be paired with someone according to their gender, age group and interests. Sponsors, ranging from ages 6-18, can provide information about the community, activities, culture and schools.

If you are interesting in becoming a youth sponsor call (309) 782-6515.